THE PILGRIM MEMORIAL FUND EDITION OF

THE PACIFIC

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AS THE EVENING SHADOWS FALL.

Two honored veterans who abide with us, who have given their lives to Home Missionary Service. In future years their successors will enjoy the benefits of The Pilgrim Memorial Fund.

Pacific School of Religion Berkeley, Calif.

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THE PACIFIC

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FOR CONGREGATIONALISM AND THE CHURCH KINGDOM

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THE LANDING OF THE PILGRIM FATHERS

Toward the close of next year, 1920, will occur the three hundredth anniversary of the arrival of the Pilgrim Fathers upon the shores of Massachusetts. They were stalwart souls, heroes of the faith, though it must be confessed that little notice was taken of their departure from the European continent and less of their disembarking upon the American. Since that day, however, the importance of their coming and the majesty of their mission has been increasingly evaluated. Great men were they and appointed to an unheralded service, not alone to the land of their adoption, but through it to all lands and all peoples.

And the End Is Not Yet

The most effective medium of their power and influence in our national life has been the church, and at the center of that service has stood the ministry. Thoughtful men everywhere recognized this. So that among the various celebrations of that anniversary which are planned both in England and in this country, none appeals more compellingly to the heart of our people than the Pilgrim Memorial movement to provide pensions for these very men of the ministry who are growing old in the service of the churches, two-thirds of whom have been living upon altogether inadequate salaries.

That is the meaning of the Pilgrim Memorial Fund.

In a Nutshell

it is a generous and workable scheme, by which men who spend their lives in the Christian ministry, cut off from all avenues for making money, by their vows at ordination set aside from such pursuits, shall in the years of service not be haunted by the fear of a penniless old age, and in the years of their retirement after the life work is done, not be doomed to dependence upon a meager and unpleasant charity. It is a noble venture on the part of the denomination; and on the part of its ministry a well-earned recognition.

AN AWAKENED DENOMINATION

That the Congregationalists should undertake this beneficient work has long been a foregone conclusion. A self-respecting church could not always see its ministry thus treated. In 1915 the National Council of the Congregational churches instructed the Committee on Missions to devise some plan for a suitable observance of the landing of the Pilgrim Fathers; in 1917 the council adopted the proposed plan, which was that the denomination should raise a sum of not less than five million dollars to be known as the Pilgrim Memorial Fund, the income of which should be used to provide old age annuities, and disabilities and death benefits for Congregational ministers, in connection with certain contributory payments to be made by the ministers themselves.

Not only was the plan endorsed by the council, but it was adopted as worked by experts in insurance, and already a multitude of churches have been gathering pledges to create this five million dollar fund.

The Churches Are At It

and the amount is rolling up—so encouragingly and rapidly in some states that there are enthusiasts who say that they will not stop short of seven million dollars, and that they may go as high as eight million. So let it be! Seven states already have over-pledged the amounts which had been apportioned to them. In fact no state which has completed its canvass has failed to go over the top by thousands of dollars, Minnesota having exceeded its quota by over a quarter of a million.

The fund is to be pledged on a five-year basis. Each state is asked and every church is expected to assume its share of the amount to be paid in five annual installments. Northern California has been assigned $125,000. Southern California has accepted $160,000; Oregon is asked to raise $35,000; Idaho $10,000; Washington $135,000, and Nevada $2,200. But no state and no church will be content with securing the amount set opposite its name. To be in line with the remainder of the folks each state and each church will have to get pledges far beyond what is asked.

What Nobler Memorial

can be offered to the men of the Mayflower who sailed to our land three hundred years ago than this worthy care of the men who in the spirit of those noble Pilgrims have been giving their lives, their talents, and their all for the Kingdom of Christ, in the service of Christ's people! The church must square its practice with its teaching. Those commercial bodies, which have pensioned their life-long employes, the church has cordially applauded. Says one: "It is a reproach truly called an economic crime that the church has not more adequately provided for the old age of its ministers."

Now is the time and this the effort to correct the mistake and wrong of the past, and to begin the practice of economic justice with the servants in the ministry.

THE VALUE OF THE MINISTER

To the Minister, as the representative of the forces of Religion, the business man owes a debt he can never repay. It is the same kind of debt he owes the teacher who represents education, for without the schools and colleges of the land, we should have made small progress in business; the same kind of debt he owes the forces of law and order, without which his life and property would never be safe; the same kind of debt he owes to state and national government, without whose fostering influences his operations would be restricted in a manner akin to those of primitive man.—S. S. Olcott, in the Congregationalist.

A CATECHISM

1. *What is the Pilgrim Memorial Fund?*

It is a fund to be raised by the Congregational churches of not less than five million dollars, the income of which shall provide adequate pensions for Congregational ministers and their wives in their old age.

2. *Who will benefit by this fund?*

All Congregational ministers who become annuitants by fulfilling the conditions of the fund.

3. *What is the plan of distributing the income from the fund?*

All Congregational ministers under the age of 65, will be eligible for membership in the Annuity Fund. Every such member will receive annually an equal share in the distributable income of the Pilgrim Fund with the exception that men on salaries of less than one thousand dollars will receive a larger portion. Shares thus distributed will be held by the Annuity Fund to the credit of the minister, drawing interest until he reaches the age of 65, when they will be used to provide an annuity for him or for his dependents.

4. *At what age will a member begin to draw an annuity?*

Normally at age 65, but upon reaching that age, he may if he so elects, choose age 66, 67, or 68, with a proportionate increase in his annuity. Should he be disabled prior to age 65, a disability annuity will be available or upon his death prior to age 65, there will be paid a widow's annuity.

5. *Why is it called "Pilgrim Memorial"?*

Because it is a fund raised in memory of the Pilgrim Fathers who landed in this country three hundred years ago and were the founders of the Congregational churches of America. This fund will be a permanent and worthy memorial of those heroes of the faith.

6. *Is this a charity?*

No. It is a pension. It belongs by right to the aged minister. It has been called a "deferred wage."

7. *Who is backing this fund?*

The whole Congregational denomination. The National Council has fathered it; state conferences have endorsed it; and all the churches are falling in line behind to support it.

8. *How will the fund be handled?*

The Corporation of the National Council will hold the principal for the denomination, and the income from it will be administered by the Annuity Fund for Congregational ministers.

9. *What are the prospects of raising the five million dollars?*

Excellent, with every hope that the churches will go over the top. Already three and a half millions are in sight. Probably will be more than pledged when this meets the reader's eye. It is hoped that we will not stop short of seven millions.

10. *What need is there for such a fund?*

The ministers of our denomination have been and are inadequately paid. About two-thirds of our pastors receive one thousand dollars and less per year. That is not a living wage. These men have had penury in old age staring them constantly in the face. This fund will help to relieve the situation.

11. *How much better than a Savings Bank investment will this be, or than commercial insurance?*

There is no Savings Bank which will give its depositors an annual premium of $50 in addition to interest, nor is there any insurance company which will pay annuities at age 65 and which in the preceding years would pay from its own funds a substantial part of the annual premiums. The Annuity Fund does both of these things.

A CREED

By William Horace Day, D.D.
Former Moderator of the National Council

In state after state the Pilgrim Church is oversubscribing its quota to the Pilgrim Memorial Fund. We Congregationalists believe in this Memorial.

Because we owe so much to the spirit of the Pilgrims and to the foundations they laid.

Because we owe it to our veterans to wipe out the long-standing reproach of Congregational neglect of aged ministers.

Because we owe it to our Lord to make His Church so effective as to command universal respect.

Because without great-hearted leadership, the Church cannot achieve that greatness in service which alone deserves honor.

Because great leadership is impossible without great backing.

Because adequate backing must provide for the three grim specters of the minister's life—unemployment, disability, death, and their consequences to those dependent on him.

Because the Pilgrim Memorial Fund is the most adequate plan devised to insure great-hearted ministerial leadership for it makes the minister conscious of a dynamic denominational fellowship and of an enlarged parish support, as well as increasing his own self respect to the personal savings it stimulates.

Because we owe it both to the Church and to the minister. There is no sadder spectacle than the career of the exceptionally able student who has dedicated himself completely and has received the finest kind of training, who starts out in his first parish with great promise, but after a pastorate or two becomes a disheartened and futile pastor. The deterioration in such a leader is almost entirely due to lack of backing. Make him the pastor where the Church is a going concern and you will make that minister a coming man.

And finally we must increase our leadership and "do it now," because with the signing of the Peace Treaty and the establishment of an International Covenant, we face one of the most critical decades in human history—The Congregationalist.

AN ABSENT MEMBER

One layman touring Southern California received word that his church was about to put on the canvass for the fund. He wrote back: "Yours of the 22d received. It is high time that our denomination stirred itself to do something more adequate for our retired ministers, and I am glad that the matter has been taken up. You may put me down for $2,500, as per enclosed pledge."

A SYMPOSIUM

"Let's go!"

"The time is momentous! 'Tis like the summer of 1918 in war. The captain of our salvation wants simultaneous action by all the allied forces of Christianity, and promises world-results that will make all good men glad. The summons comes for the whole Church army to move forward in a campaign that shall effect the whole world.

"Other divisions have taken their positions in the front line. They should be supported by our own. The Congregational banner, which has usually been seen in the very front ranks, is now being advanced by our leaders to its proper position. It means every Church company moving forward. It means every soldier being ready for sacrifice. But also it means victory and joy. Let's go!"—Rev. Burton M. Palmer, D.D.

"He must have it!"

"The Pilgrim Memorial Fund is a form of insurance. I am a believer in life insurance, on the basis that if a person can afford, he **should** have, and if he cannot afford he **must** have life insurance.—George P. McNear of Petaluma.

"A Conserving Force."

"The leaders of the Church are disturbed, and rightly so, by the scarcity of young men, who are entering the ministry. There is another disturbing element, and that is the number of ministers, who are leaving the ministry, for secular occupations. The most fruitful years of the services of these men are being lost to the Church. With some, the reason for leaving may be that they have lost faith in the usefulness of the Church. With more of them it is the practical and haunting problem of a livelihood, during their later years. I am persuaded, that the Pilgrim Memorial Fund by assuring a definite annual income for ministers who have reached the age of sixty-five will result in the holding of many useful men in the ministry ten or twenty years longer than they now remain.—Rev. Harley H. Gill of Stockton.

"It shows the way!"

"The Pilgrim Fund is a just recognition of certain facts, facts of a divinely-guided history, 1620-1920—facts of the present situation full of appeal, full of danger. The past is safe and splendid; the present calls or action. We have an underpaid ministry, no one doubts it. We have failed to care for our veterans, none can deny it. We have even lagged far behind other Churches in this simple, human duty of care for those who have given youth and vigor and enthusiasm to the churches. This Fund shows the way—a straightforward, business-like way, whereby churches and pastors may safeguard the ministry against a dependent old age. It is charitable, but not a charity; it is full of fine sentiment, but not sentimental. It is a right and equitable recognition of service rendered, often without adequate recompense although 'the laborer is worthy of his hire.' And without such recognition and such safeguard the ministry and the churches will be increasingly short of the young men upon whom the Church's future depends. **The Fund must come!**"—Rev. F. J. Van Horn, D.D., of Oakland First.

"I will do my part!"

"I am very much in favor of the plan, and have thought for a long time that there should be some way provided to take care of a minister and his family after he has given his life in the work of the Master. I will be glad to do my part."—Layman Leiter, of the Calvary Church, Oakland.

MINISTERS' SALARIES SHOULD BE INCREASED

One of the saddest chapters in all ministerial life is that which reveals the inside history of underpaid ministers. You do not often hear complaints from these faithful men and women, but once in a while when pressure is brought to bear by kindly disposed friends or by actual need, they reluctantly unbosom their hearts' burden.

The following stories, selected from a large number in "The Expositor," are printed here to show the need for such a fund as the Pilgrim Memorial Fund is expected to be:

This Congregational Church is living off money this minister's wife saved before she was married:

"The family of a minister who is receiving a salary of six or seven hundred dollars must of necessity be full of sacrifices.

"When we were married nine years ago we were receiving six hundred dollars, and on that we furnished our home and started off very well, but in a little less than a year a litle boy came to make us glad, and in a little less than a year and a half we had not only used all the salary but two hundred dollars which I had saved before we were maried.

"Then came the war and the advancing prices, but during that time we moved so the salary was increased to eight hundred, and two more children have come to add their wants to the family purse.

"In order to make the dollars go around I find it necessary to count them a good many times and eliminate a good many things that at first seem very important. By sewing, mending, planning and saving we manage to get enough to eat. We keep hens and a cow to supplement the salary, and my husband chops all the wood, and without the extra obtained in these ways we do not see how we could get along.

"I am still wearing the winter hat I had when a bride and in fact have had only two new hats since I was married. What would some of the women who have so many each year think if they had to make one last nine years? Am also wearing the serge dress that I had when married. Have not paid more than a dollar for my shoes with the exception of this summer for three years; they are not the latest style by any means, but by watching the sales I manage to save a few cents and get some shoes that look respectable.

"I make nearly everything the children wear and from made over clothes as much as it is possible.

"As to the food question, we do not have sirloin steak, but try to have the things that give us the most food value for the money. I do all the cooking at home and can all the things that are possible in the canning season, and we find that a great help on the money question in the winter."

Another minister's wife writes:

"It is needless for me to go into detail. We have always had to deny ourselves many things, food, clothing, etc. Our household necessities are running low and I haven't been able to replace these things as in former years. With my husband's salary we are not able to purchase the clothing that is required to appear in public as our position requires. Your letter makes mention of sickness. I never was a strong woman, and my health has been very poor for some time, and I haven't been able to do my own housework since last August. I am very much in need of medical treatment, but with our present income I fail to see how I can pay the price the doctors ask without running into debt, and this I hate to do.

"My husband placed this matter before his church council several weeks ago, but nothing has been done up to the present time. Our people are well to do farmers.

"Never before have we faced the winter with more dread than this time. The only thing that lightens this burden is our conviction that 'the Lord will provide.' In Him we put our trust."

CHRISTIAN ETHICS APPLIED

The Pilgrim Memorial Fund will make provision for a deferred wage to the men and their families who dedicated their lives to the advancement of the King dom of Christ.

The fund is to be a permanent fund, not to be used for current expenses and thus exhausted, but a stock of money, invested in gilt-edge securities, only the income of which shall be used for the purposes of the fund. It is to be a memorial fund, something that shall abide for the years to come in memory of our Pilgrim Fathers whose name it bears. It is to be an abiding and worthy symbol of the churches' respect for those noble founders of Congregationalism.

The fund is a necessity from every point of view. The ministry is proclaiming, and the Church endorsing, as never before, the application of Christian principle to business. How unfortunate if we shall fall seriously behind the world in general in applying Christian ethics to our own Church business. Financial provision is being made in many of our Pacific Coast industrial plants for the old age of workers. This is eminently right. If the Church is not to be disgraced, provision must be made for the ministry whose present financial support is at the bottom of the scale. This is more than a mere need, or a passing duty. From both a business and a Christian standpoint the Pilgrim Memorial Fund is an imperative necessity.

THE MINISTRY IN METER

There is a "poetic justice" but the men of the cloth do not find much of it in the hymnology of the church. Scarcely an encouraging word concerning the future of the aged minister will be discovered from that noble hymn beginning "Before Thy Holy Presence, Lord, Thy Sinful Servants Bow," back to Isaac Watts, "How Beauteous Are Their Feet, Who Stand on Zion's Hill." This same Isaac Watts knows well the heroism of the minister's task:

"Go, heal the sick; go, raise the dead;
Go cast out devils in my name;
Nor let my prophet be afraid
Though Greeks reproach and Jews Blaspheme."

Draper, slightly more sympathetic of the handicap ofttimes in the struggle, leads the church to sing a prayer for the defense of its leaders:

"God shield you with a wall of fire,
With flaming zeal your breasts inspire,
Bid raging winds their fury cease,
And hush the tempests into peace;
And when our labors all are o'er—

What then? A pension? A quiet spell of restfulness until the day ends? Not at all; not one word about the time between laying down the task and himself being laid aside at last.

"Then we shall meet to part no more."

For the minister, it must be heaven as soon as he can no longer work; the poet sees no alternative, "when you quit work, quit life."

One hymn writer is anxious that the man of God shall be intellectually equipped for the service, for this is what he asks the church to pray in song:

"We pray Thee, Jesus, with Thy gifts
Thy chosen servants bless,
With doctrine incorrupt and pure
And righteousness."

And a fellow writer caps the climax with these consecrated sentiments which he endeavors to put into the mouths of the saints:

"As laborers in Thy vineyard
Still faithful may they be,
Content to bear the burden
Of weary days for Thee;

To ask no other wages,
When Thou shalt call them home
But to have shared the travail
Which makes Thy kingdom come."

One church whose quota was $750, failed at the morning service of raising the full amount by $80. The boys and girls in the Sunday school adopted the slogan, "over the top for our church," and with the help of the teachers brought their pledge up to $1,233, that is, "over the top" by $483.

SNAP SHOTS

Twelve years ago a little struggling Free Will Baptist church in Dixfield united with a struggling Universalist church. They looked each other over and said: "We are not Baptists, and we are not Universalists, but what are we?" They unanimously decided that they were Congregationalists. We went to them and asked them if in appreciation of their Pilgrim ancestry they would give to the fund $180. Their reply was $790.

Can those of little means help? A young woman, a stenographer in a small town, pledged fifty dollars a year for five years to the fund; through her example her Sunday school class of girls gave fifty dollars also.

The church at Lyndonville, Vermont, was pastorless; it has a resident membership of 121, and when it had a pastor it paid him $1,250 with a parsonage. A quota of $1,320 was assigned to it, which looked rather large. At the Sunday service it pledged $1,450 and in the personal canvass on the following day they raised it to $2,825. Having discovered what they could do, they changed the salary budget from $1,250 to $2,000, and immediately called to the pastorate Rev. Herbert J. Hinman, brother of our George W. Hinman, secretary of the American Missionary Association.

The reports that come from the fields already under canvass are stimulating. The churches in Oxford County, Maine, gave 286 per cent of their quota; the churches of Aroostook County gave 340 per cent of their quota. Hats off to Maine.

Twenty-eight churches in Massachusetts have pledged one-half million dollars. Problems—if twenty-eight churches give one-half million, what will six hundred churches give? The answer will be in some time this early springtime.

One little girl who makes her spending money out of her chickens has pledged thirty cents a year for five years. She is starting in business in the right spirit.

Two hundred children in the Gilbert Home at Winsted, Conn., whose only source of income is making beds, cutting lawns, and working on farms, have pledged $106 to the fund.

A bunch of girls earning fifteen dollars a week in a hosiery mill have pledged five dollars a year each, for the five years of the fund.

A Junior Christian Endeavor society had showed its loyalty by buying a $10 Baby bond in the first Liberty compaign. It has donated that bond to the Pilgrim Memorial Fund. The Senior society of that church, not to be outdone by the youngsters, donated two bonds.

THE CHURCH GOT THE CREDIT

One little church in Vermont received the credit, and the man to whom it belonged got nothing but the fun of doing it. He was passing through a station where the little church was supposed to be located. When he arrived he learned that the church was six miles away in the hills somewhere, but nobody at the station could give him a line on it. He is not the kind of a man to allow a lost church to thwart him. He began his canvass right at the station with the ticket agent, who was a Catholic, but who gave him five dollars for the fund. There was a group of section hands working down below the station. He went down there, jollied them up, told them what he was after, and they passed the hat. He learned that the people in the hamlet nearby were mostly Spiritualists, but he called on them all and nearly all chipped in. When he boarded the next train he had $83 in his pockets which he credited to the little church that he never found. The amount assigned to that church was $50. To whom does the credit really belong?

GIVE THE OLD LADY A CHANCE

A pastor of six years standing, who thought he knew his field thoroughly well, while escorting the canvasser for the fund about his parish, was for passing by the home of one dear old lady. He knew she had nothing to give, and it would be waste time to call upon her. But the canvasser had been instructed to give everybody a chance, so after quite a discussion, they made the call. The dear old soul had learned that he was in town, and had been looking forward to this visit. She greeted him most cordially and listened eagerly to what he had to say. The pastor was weary.

"Do you take bank books?" asked the old lady.

"Of course we take bank books; we take everything," was the reply. She made over her bank books and the pastor was amazed.

"Why, these total only $420 and I wanted to make it $500," she said. The pastor was stupified. She went into another room, but soon came back with her hands full of bills. She counted out $80, making the total of her gift $500, and the pastor was so sure that she would not give a cent. It would have been a shame not to have allowed that dear old lady a chance.

NOT A CHURCH-GOER

In one town the largest gift came from a man who never attended church. He said that he would not live in a community that had no church. He knew the value of the institution in a business and ethical way. He also said that the church people did not appreciate the value of a minister enough, or they would give them better salaries. The salary the Church paid was not a decent one, he said. Yet he understood the value of the institution to the community in which he lived. He gave his check for a thousand dollars for the fund.

OVER THE TOP

Here is a short list of some of the churches of the Old Bay State, taken at random, with their quotas, and following that the amount they have pledged:

Lawrence, Riverside	$ 90.00	$ 722.00
Lawrence St	3,600.00	5,300.00
North Beverly	1,750.00	2,906.00
Cohasset	1,970.00	5,350.00
Douglas	135.00	235.00
New Braintree	45.00	193.00
Campello	9,000.00	15,000.00

WHAT EVERY MINISTER SHOULD KNOW

President Donald J. Cowling of Carleton College, writing in the Congregationalist, says:

"The plan proposes protection against the three major risks of the minister's life, namely: premature death, disability, and old age. In regard to the two risks the denomination provides the insurance machinery and is able to offer rates somewhat lower than are obtainable in commercial companies.

"With regard to the third risk, dependence in old age, the denomination and the local church have a very direct interest in that the success and efficiency of the ministry of the whole denomination are directly involved. Modern pension systems recognize that the responsibility of providing for old age is a joint one between employer and employee and that they should share the cost. The denomination proposes to meet its share of this responsibility by the establishment of the Pilgrim Memorial Fund. The income from the fund will be divided each year on an equitable basis among all the ministers of the denomination who desire its benefits and will be used, together with payments by the minister and his church, to build up a savings fund for each minister sufficient to provide, at age sixty-five or later, at the option of the minister, a comfortable annual income for the rest of his life. In the event of the minister's death an income will be available for his wife or other dependents, according to the kind of annuity selected when he retires. This savings fund is known in insurance parlance as a 'reserve' and it represents the most satisfactory method that has yet been devised to guarantee that the anticipated pension will actually be paid."

The Minister's Options

"The size of the pension will depend upon the amount of the savings fund to the minister's credit when he retires. If he becomes a member of the annuity fund at age thirty and continues until age sixty-five to pay into the fund six per cent of his salary, he will receive a life annuity at age sixty-five equivalent to approximately half of his average annual salary during this period. If a minister transfers from another denomination, or for any other reason enters the fund at a later age, the savings fund to his credit would, of course, be less and his pension would be correspondingly reduced. If a minister retires at a later age, not to exceed sixty-eight, the savings fund to his credit would be considerably increased and his pension would be correspondingly large.

"The willingness of the minister to be responsible for providing an annual premium equivalent to six per cent of his salary is a condition of his becoming a member of the fund. However, it is not necessary for him to carry this responsibility alone. His share of the net income of the Pilgrim Memorial Fund will be applied toward the annual premium and it is hoped and expected that each local church will share with its pastor in paying the remainder. The annuity fund recommends that this sharing be on a half and half basis and that this item be made a part of the regular budget of the church.

"If a minister withdraws from the Fund before beginning to receive his old age annuity, or if he dies prior to that date, the full amount of his savings fund will be returned to him or his dependents in the form of one of the various options offered."

It is to be borne in mind that this whole plan has been worked out with great care and perspicacity by the best experts our denomination or the land can furnish. When we recall the fact that the consulting actuary of the corporation is Mr. George A. Huggins, who besides several other responsible positions is actuary and chief examiner for the department of insurance and banking in the State of Delaware, and that the Finance Committee of the corporation is composed of B. H .Fancher, vice-president of the Fifth Avenue Bank, S. H. Miller of the Chase National Bank, Samuel Woolverton of the Hanover National Bank, and other men of that standing, we may rest assured concerning the security and wisdom of the whole plan. It is built on business methods, sane, generous, and safe.

The successful issue of the plan now depends upon the loyalty with which the churches complete the fund of five million dollars. If such an amount is pledged, and the promise now is that it will be overpledged, the annuities will be guaranteed and from now on all ministers who participate in the fund may lay aside fear of penury in old age.

THE WAY THEY ATTACK IT

A country church at Lafayette, Wisconsin, with nothing near it but the cemetery, was apportioned $168. "It can't be done," was the comment of many of the members. But it could be. The public appeal by the fund speaker at the morning service resulted in $435 and the follow-up increased that to $601. Two young ladies, members of that church, one a telephone operator, subscribed $75 each.

The church at Longmont, Colorado, was startled to learn that it had been assigned $3,000; in three days, however, they had pledged over $4,000.

A lady in Wisconsin said to her pastor, on Saturday afternoon, when told that the Pilgrim Memorial canvass was to be made, that she had given all that she could spare this year. The following morning at church after the speaker had presented the matter, she made a pledge of one thousand dollars.

A minister protested the amount set for his church. He said $500 was too much; that he would be glad to have his church tackle a $300 quota. The church actually raised $1,100. The pastor does not always have faith enough in his people.

MEMORIAL GIFTS

This is growing into a popular movement. Sums of $1,000 or more may be designated as memorials to persons of their choice, by donors to the Pilgrim Fund.

The First Congregational Church of Concord, N. H., affords a recent illustration. Though not a church of great wealth, it has raised six thousand dollars as a permanent memorial to each of its six ministers who have served it since its organization in 1730. Six pastors in one hundred and eighty-nine years is a notable record, and this memorial gift is a splendid recognition of that long service.

THE ECONOMIC CRIME OF THE PROTESTANT CHURCH

By Jos. H. Odell

In Atlantic Monthly for April, 1916

The one institution on earth that is dedicated to the proclamation and practice of justice is a monumental and monstrous example of injustice.

The employer who dares not rip a faithful but gray-haired mechanic from his lathe and throw him upon the mercy of the community will tear a faithful but gray-haired preacher from his pulpit and drop him upon the lean, cold bosom of charity.

Even though the minister's salary is not equal to that of the skilled mechanic, he and his family must dress, entertain and contribute to local philanthropies on the scale of the comparatively rich.

Anyone who works according to his ability creates for himself an inalienable equity in the totality of the world's wealth, and the annual pension is not a new form of largesse but a regular dividend upon the capital which the worker has invested in the form of time, muscle or brain. It is no more charity than a bond coupon.

A LARGE SUM—BUT!

"Five Million Dollars for the Pilgrim Memorial Fund?" That's a lot of money. But it is to come from the entire Congregational fellowship. Let's divide this big task among us, and we will see that while it is not easy, it is easily possible.

The amount suggested for the Pacific Coast churches is five hundred and twenty-five thousand dollars. That's a lot of money, but this is a big country and the Pacific Coast churches will all pull together and carry this matter through in fine shape. Every member of our churches and congregations is to be asked to become a shareholder in this big enterprise. Few will fail to respond—and you will not be "the slacker." The Congregationalists of the United States will put this matter across any desert of doubt, negation or denial, and we are bound to go "over the top" with a million or two to spare.

FEBRUARY AND MARCH ISSUES

The Publication Committee of the Pacific is expecting to issue the following two months special editions upon Home Missions and Evangelism. Every pastor and many church members will desire to have copies. Those who are not already subscribers will have copies mailed to them if they will fill out the coupon below and mail it promptly to "Rev. L. D. Rathbone D.D., 423 Phelan Building, San Francisco."

COUPON

Please send me a copy of the February and March Pacifics.

Name .....

Address .....

PROGRAM OF THE CAMPAIGN

The program of the canvass in the churches of the Coast will be as follows: The appeal for the fund will be made by a team of canvassers composed mostly of pastors of the State Conference, released by their churches for a few weeks of this service. With them will be associated a few men who have had experience in the canvass in eastern states. The campaign in California will be directed by Secretary Henry H. Kelsey of the American Board of Commissioners for Foreign Missions. Rev. W. S. Beard of New York, one of the secretaries of the Congregational Home Missionary Society, will have charge of the canvass in Oregon, Washington and Idaho.

The campaign in Southern California will begin on Sunday, January 18, and in Northern California on the 25th. It is expected that Secretary Beard will be ready to begin the canvass in Seattle on January 18th. In each section there will be an all-day meeting of the separate teams before the canvass is begun and in each church there will be held a meeting of the officers and others with the pastor and canvassers before presentation is made to the congregation.

This is a business proposition. Every means possible will be used to explain all its aspects to the people of every church. No pressure will be brought to bear upon individuals for gifts. The problem is simply to get the case well understood. Gifts then follow spontaneously.

Abundant literature will be furnished to each pastor, so that his entire congregation can be informed before the member of the canvassing team comes to receive subscriptions.

This is the largest financial proposition yet undertaken by our churches, but the response of every church thus far canvassed has been so enthusiastic and generous that it is confidently expected that the $5,000,000 goal will be passed.

The coast churches have not yet had opportunity for expression, but because it is our habit on the coast never to be outdone in the support of great causes, we know what the response of the churches will be. We anticipate a happy time in the campaign, and prophesy that it will be the beginning of many really great undertakings by our Congregational denomination. We shall take our place beside the foremost in laying foundations for a world re-built according to the principles of Jesus Christ.

HENRY H. KELSEY.

MAKING MEN, NOT MONEY

We believe God never meant the place of a minister to be ordinarily one of ample means or elegant luxury; but He does mean that no minister should be entangled in affairs of this life; and to prevent this, it is more important than any other one thing to assure every servant of God that whatever self-denial may be incident to the days of his actual and active labor, when the day of work is over he shall not suffer want for the necessities of life; or, if prematurely called hence, shall not leave a wife and children to be cast on the charity of the very Church he has self-denyingly served.